## IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

In re:

DENNISSE J MENENDEZ LAUREANO

DEBTOR

CASE NO. 09-10164 (ESL)

Chapter 13

DORAL BANK, AS SERVICING AGENT OF DORAL MORTGAGE MOVANT

VS.

DENNISSE J MENENDEZ LAUREANO AND JOSÉ RAMON CARRION MORALES, TRUSTEE

RESPONDENTS

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☑ of acts against property under §362(d)(1) "CAUSE"

## MOTION FOR RELIEF FROM STAY

## TO THE HONORABLE COURT:

COMES DORAL BANK, ("Doral"), as servicing agent of Doral Mortgage through its undersigned counsel, and very respectfully alleges, states and prays:

- 1. Jurisdiction is granted by 28 U.S.C. §1334 and by 28 U.S.C. §157, and this is an action pursuant to 11 U.S.C. §362 (d)(1).
- 2. On November 28, 2009, Debtor(s) filed a petition for relief under Chapter 13 of the Bankruptcy Code.
- 3. Doral is the holder in due course of a Mortgage Note in the principal sum of \$55,000.00 bearing interest at 7.50% per annum, due on the first day of May 2034.
- 4. On March 18, 2010, Doral filed a secured claim, (Claim 4-1) with a proof of lien, in the amount of \$53,802.49 for loan number 6561, with pre-petition arrears of \$2,002.54, encumbering Debtors' residence.
- 5. Since the filing date, Debtor(s) account has accumulated post-petition arrears, including late charges and legal fees and costs totaling \$3,084.22, as stated in the attached

verified statement entitling this Honorable Court to grant Doral relief from the automatic stay, pursuant to 11 U.S.C. §362 (d)(1).

- 6. Respondent is the duly-appointed Chapter 13 trustee.
- 7. As show from the attached certification, Debtor is not eligible for the protections of the Servicemen's Civil Relief Act of 2003.

WHEREFORE, it is respectfully requested that this Honorable Court enters an order granting Doral Relief from the Automatic Stay.

HEREBY CERTIFY that a copy of the *Motion Requesting Relief from the Automatic Stay* was electronically filed by Movant, Doral, using the CM/ECF System, which will send a notification to the Standing Chapter 13 Trustee and to the debtors' attorney. In addition, a copy of the *Motion Requesting Relief from the Automatic Stay* was sent by Movant, Doral, to the debtor(s) at the address of record.

In San Juan, Puerto Rico, on the 6<sup>th</sup> day of April 2011.

## SERGIO A. RAMÍREZ DE ARELLANO LAW OFFICES

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